

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Dawn Laurel Dorsey Baynard  
DebtorCase No. 18-14858-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: Virginia  
Form ID: pdf900Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2020.

db +Dawn Laurel Dorsey Baynard, 254 W. Wilkes-Barre St., Easton, PA 18042-6630

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

## \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2020 at the address(es) listed below:

CHRISTOPHER M. MCMONAGLE on behalf of Creditor Wilmington Savings Fund Society, FSB  
cmcmonganle@sterneisenberg.com, bkcf@sterneisenberg.com

KEVIN G. MCDONALD on behalf of Creditor Morgan Stanley Mortgage Capital Holdings LLC  
bkgroup@kmllawgroup.com

REBECCA ANN SOLARZ on behalf of Creditor Specialized Loan Servicing LLC  
bkgroup@kmllawgroup.com

REBECCA ANN SOLARZ on behalf of Creditor FV-I, Inc. In For Trust Morgan Stanley Mortgage Capital Holdings LLC bkgroup@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,  
ECF\_FRPA@TrusteeCh13.com

ZACHARY ZAWARSKI on behalf of Debtor Dawn Laurel Dorsey Baynard zzawarski@zawarskilaw.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Dawn Laurel Dorsey Baynard fka Dawn Laurel  
Baynard aka Dawn Laurel Dorsey

Debtor

Specialized Loan Servicing LLC as servicer for  
FV-I, Inc. In trust for Morgan Stanley Mortgage  
Capital Holdings LLC

Movant

vs.

Dawn Laurel Dorsey Baynard fka Dawn Laurel  
Baynard aka Dawn Laurel Dorsey

Debtor

Scott F. Waterman, Esquire

Trustee

CHAPTER 13

NO. 18-14858 ELF

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$4,842.50, which breaks down as follows;

Post-Petition Payments:	August 2019 to January 2020 at \$977.50/month
Suspense Balance:	\$45.00
<b>Total Post-Petition Arrears</b>	<b>\$4,842.50</b>

2. The Debtor(s) shall cure said arrearages in the following manner;
  - a). On or before January 31, 2020, the Debtor shall make a down payment in the amount of \$3,000.00;
  - b). Beginning on February 1, 2020 and continuing through July 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of \$977.50 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of \$307.10 from February 2020 to June 2020 and \$307.00 for July 2020 towards the arrearages on or before the last day of each month at the address below;

Specialized Loan Servicing LLC  
8742 Lucent Blvd, Suite 300  
Highlands Ranch, Colorado 80129

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay. In the event of a second default pursuant to the terms of this Stipulation, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay,

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

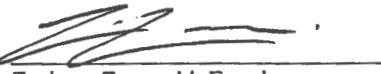
8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: December 31, 2019

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: 1/3/2020

  
Zachary Zawarski, Esquire  
Attorney for Debtor

Date: 1/17/2020



Scott F. Waterman, Esquire  
Chapter 13 Trustee

## ORDER

Approved by the Court this 23rd day of January 2020., ~~XXXX~~ However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge  
Eric L. Frank